Prospective Grantee Webinar 2: Preparing an AFI Application
April 16, 2014, 1:00 pm CT

Coordinator: Welcome and thank you for standing by. At this time all participants are in a listen-only mode until the question and answer session of today's call. If time allots if you would like to ask a question, please press star 1 on your touchtone phone, un-mute your line and record your first and last name clearly when prompted. Today's conference is also being recorded. If you have any objections, please disconnect at this time.

I would not like to turn the meeting over Ms. Emily Appel-Newby. You may begin.

Emily Appel-Newby: Hi everyone. Thanks so much for joining us on the call today. We're going to cover - my name is Emily Appel-Newby and I'm speaking on behalf of the AFI Resource Center, which is a technical assistance project of the Office of Community Services at the Administration for Children and Families under the Department of Health and Human Services.

Our goal is to provide information for applicants who are looking to receive funding from the Federal Assets for Independence Program and to provide assistance to them with preparing strong applications and fulfilling all the requirements of the funding opportunity announcement, which just came out last month. And the first due date is coming up very shortly as I'll talk about soon.

And so the goal of this Webinar is to help you understand the - some of the nuances of the funding opportunity announcement and to kind of help you walk through that on your own in addition to reading it on your own.

Some housekeeping before we get started. If you have any technical difficulties, you can press the star 0 to reach an operator. We'll take - I'll stop for questions only at the end only because I have a lot of slides to get through in the next hour.

But if you have questions in the meantime, go ahead and ask questions via the LiveMeeting chat function and I will also answer those at the - after the slides that I want to get through today.

And then if you did not receive the PowerPoint this morning when you received the call in information, you can also receive it by sending in - by contacting the AFI Resource Center either at info@idaresouces.org or by calling 866-778-6037.

I want to start off the call today with - to get a better understanding of who the people are who are on this call with me to understand how many of you have applied for AFI before or at least your agency has applied for AFI before and how many of you are brand new to this as a funding source.

So I'll just give this a few moments here. All right. It looks like it's pretty much neck and neck between brand new applicants and people who are applicants who have applied before. Maybe some of you are current grantees. Maybe some of you have applied before and are now to looking to be successful with a first AFI grant. And I think there's going to be something in this presentation for all of you.

So as you probably know if you've made it to this Webinar, which is number two in our series of three for perspective applicants, that the Access for Independence Program is a federal funding program that provides funding to community based organizations as well as a couple other types of entities to do financial education and asset building programs for low income community members with a goal of helping them learn about financial and consumer issues and invest in life changing assets such as homeownership - first time homeownership, higher education or job training and small business.

More detail about what the - exactly what AFI funding can be used for and what assets can be purchased was the topic in - of Webinar Number 1 in the series of constructing an AFI project.

And so if you were not able to attend that yet and have questions about that, I would encourage you to listen to the recording of that, which is on our Web site idaresources.acf.hhs.gov. And I'll show the link to that in a - later on in this presentation.

So as I said, overall today we're going to be looking at the funding opportunity announcement. And one of the first things that you probably looked at on the funding opportunity announcement when it came out was the due date. So the next one is right around the corner. It's going to be May 7, 2014. And then the next one after that is going to be July 14, 2014.

And those are for funding that will be available under fiscal year 2014. The FOA says that decisions will be made within 90 to 120 days after those application close dates. But they will - even more concrete than that they will definitely - the funding decisions will definitely be made by September 30 because that's the end of the federal fiscal year.

Then on October 1 federal fiscal year 2015 starts. And so that's why you see a due date under the 2015 fiscal year that's actually on calendar year 2014 on October 25. So that may be confusing but just remember it's the difference between the federal fiscal year and the calendar year.

Applications are all to be submitted online by grants.gov and so they need to go in by 11:59 Eastern Time. The floor on this funding opportunity is $10,000 and the ceiling is $1 million. The average is 350 but of course averages can be a little bit deceiving.

We have many people who apply for the full $1 million and we have many people who apply for smaller amounts like 15, 20 or $30,000 who are just getting their feet with IDA programs.

And I was talking with the OCS staff just the other day and they reiterated that that is perfectly okay to start with a small project to get all you pieces in place to providing a successful project and then maybe to come back in year two or three of your project and apply for additional AFI funding to start a second project so that you can serve even more people.

So I want to start off with sharing some top messages that I want you to keep in mind throughout this entire application season that will make your life easier and make things easier also for the reviewers who are reviewing the applications.

And the first is to follow instructions in the funding opportunity announcement closely. If you think that you're hearing conflicting information from different sources, in the end it's going to come down to the letters and the words in the funding opportunity announcement. So that is the final - they have the final say.

If you have questions about how to interpret what's said in the funding opportunity announcement, of course reach out to the AFI Resource Center and we can help you understand the intention of what they're looking for.

The second thing that I will say is to please do not wait to submit your application until the due date. I inevitably get many phone calls from people who are panicked on, you know, May 7 or July 14 on the actual due date because they didn't - haven't yet filled out the Form 424 and they need some immediate technical assistance on how to do that and they need it right now because they have to get it in.

So don't put yourself in that position by waiting until the due date for anything. Please plan to submit it way ahead of time if you possibly can. And then the third thing that's related to this is to start the grants.gov registration now.

When you think about putting together an AFI or any kind of application you think about, you know, the narrative and the attachment to the appendices and the resumes and all that good stuff.

But with applying for federal funding there's kind of a process that you need to do in parallel in terms of registering for the grants.gov and DUNS identifier and the system for awards management and all of that logistical stuff that is covered in the application kit.

And so you want to make sure that you're working on all those processes, which can take a couple of weeks, up to two months to get through all that registration stuff. Make sure you get started on that in time.

So I just referenced the application kit. That's available from the AFI Resource Center and it's something you can request and we'll send it to you by email. And I want to differentiate that from the application packet, which is something that you download from grants.gov.

They're both PDFs but the application packet is an editable PDF and that's how you're actually going to submit your application to grants.gov. And I'm going to give you some screenshots showing you that application package towards the end of this - towards the end of this presentation. But I just wanted to make - try to make that distinction a little bit clear since their names are so similar.

The application kit is for reference and largely focuses on the logistics of preparing an application and registering for grants.gov. And the application packet is the actual application that you will submit.

So then just to talk about some of those basics, the low level stuff. This slide shows some of the basics. The narrative in terms of the project description needs to be double spaced, Times New Roman 12 point fonts. There are some exceptions, which I'm sure you'll notice as you read through the - as you read through the FOA but I'll also try to point them out here.

All pages should be numbered, labeled and in the tables of content. Please submit your application in your project description narrative in PDF format. And there are a couple of different kinds of software that you can use to put documents from different word processing programs into PDF format.

And we covered that in a previous Webinar that we did called grants.gov and the two-file requirement. Specifically, you know, how to put things into PDF. So definitely check that out.

Grants.gov has naming convention for what characters and symbols can be used in the file names and which can't. And so you definitely want to make sure to check that out. That's on Page 17 of the PDF of the FOA.

And then also I wanted to make a note to not include Web links to outside documents in your narrative because those will not be reviewed by reviewers. If you need to include anything, include it as an attachment in the appendices.

All right. So I started with talking about the - I want to start by talking about the two file requirement because I see this as kind of an outline for your - what your application is going to look like. It's the highest level way to look at it.

So there's a two-file requirement. So the first file is the project description. So that's the narrative side of things. And then File 2 is your appendices. And so those are,

you know, all the documents that you want to attached to show how your program is going to be operated.

So I'm going to - in the next couple of slides I'm going to walk through each of the subsections of Files 1 and 2 and what should be included in there. And again, I think that you should consider them essentially to be the - I think you should essentially consider this to be an outline for your project.

Oh sorry. One more not before that. In addition to Files 1 and 2, you are also going to submit these standard federal forms; one, two, three, four, five, six, seven; two of which are optional. And it's very clear which ones you have to include because they're the ones that are shown in the obligation package.

So just to be clear, you do not have to fill these out separately and attach them as part of either File 1 or File 2. These are separate in the application package.

Okay. So now I'm going to dig into the content of File 1, the first piece of which is the project summary or abstract. And this is just one page. This is the one that can be single spaced.

And so you're going to talk about the key features of the project including needs to be address, population served, proposed services and then other features as it is relevant including the - and then also the project title and your contact information.

And that's just the one page snapshot of your project. Then we're going to go into one of the biggest sections, the approach. And the first subsection under that is organizational capacity and staffing.

So you're going to want to talk about the capacity of your staff as well as at your partner organizations; your experience with asset building with helping low income people do - become financially literate, to help them achieve homeownership, all

the things that are - make your staff qualified and well positioned to run an AFI project.

Then of course you can cross reference items in the appendices that are going to be relevant here such as the resumes, the board of directors and then other things about your staff and your organizational capacity.

I included this slide because I see this as a way to think about the different aspects of staffing an IDA project in terms of what are the - what are the behind the scenes management and operations aspects of staffing an AFI IDA project.

And then what are the forward outward facing coordination and participant services sides of staffing an AFI IDA project. So when you're thinking about staffing, make sure that you're touching on who is doing all these different aspects of the program.

The next section is the work plan and this is a really important section. I think it has one of the highest point assignments. And it's really where you're going to talk about how we are going to operate your project and how we are going to monitor it to keep on track that it's actually going to be successful.

What the reviewers are going to look for is that you have anticipated any snafus that you may run into that is going to get in the way of your project being successful either based on past experience if you're an AFI grantee or learning from the field if you're a new grantee and that you have ways that you can address them. You have put out solutions or proposals, ideas of solutions of how you're going to address them.

Then specifically the work plan - there's some specific topics that you want to address in the work plan; program requirements and project activities, which are both listed in Section 1 of the FOA as well as the following factors and I'll go into those.

So the program requirements. You want to address cost sharing, which means you're non-federal match; your project reserve fund, the funding restrictions. So that's the 85%, 15% split. Participant eligibility, financial education, IDA match rate, use of IDA balances for asset purchases and reporting.

Then in terms of program activities you want to talk about marketing and recruitment, case management and coaching, asset specific training and other related services, data collection, record keeping and management and evaluation activities.

So again, these are - these two slides are topics that you want to make sure to address in your work plan. And each of these activities and requirements are elucidated on a little bit earlier in the FOA on Pages 4 and 5. And then where the work plan said talk about and these other activities, the next couple slides lay those out.

So enrollment activities. It specifically is asking for how you're going to do your outreach, how - the target population you're going to serve, any project partnerships that you're going to engage to help you deliver the project, what is your - what is the IDA product going to look like, how did you - the match rate.

Not just what match rate are you going to offer but what was the rationale for that match rate. And not just - and then which of the three allowable assets are you going to allow people to save for and what was you rationale in that?

So really what they're looking for here is that you've done some basic market research with you target population that shows that you understand what their needs are, what their capacity for saving is, what their capacity for maintaining an asset is based on both, you know, their average incomes amount your target population and also the cost of assets in your community.

So showing that it's, you know, not just choosing a eight to one match rate because it's the highest one that you can possibly offer but why is it that they need to save the smaller amount of money and receive the larger amount of match instead of saving a higher amount of money and receiving a relatively lower match like a two to one or three to one match?

What is the market research you did that led you to the conclusion that this was the right match to offer? Of course something that would be - that you want to include is a copy of the savings plan agreement in the appendices so that you can cross reference that to show what your program rules will be on different aspects. And there are templates available on the AFI Resource Center Web site for that savings plan agreement.

The next thing you'll want to address is the - your provision of support services, which could be a range of things from workforce to, you know, family, child welfare services, transportation, many different things.

And but then one in particular that you're going to want to talk about is how you're going to provide them with assistance with free or low cost tax filing assistance to help them claim refundable credit such as the EITC simply because that is such a - that can be such a boon to an IDA saver who can put some of their tax refund into their IDA to help them reach their savings goal faster.

So it doesn't matter if you are the one who offers the free tax filing assistance or you have a partner who does it. But be sure to mention - describe how you're going to offer that service to you savers.

You want to talk about product management activities. You want to be sure to reference AFI's performance management framework, which again there is more information about that on the AFI Resource Center Web site.

You want to describe your data collection system, which most likely is going to be MIS, management information system. And we have a specific section again for our Web site to - you can see what the options are for what systems are most commonly used among the field.

So as you can see, I'm referring to our Web site a lot. There's just a wealth of resources to go even further to who you want your options are on that Web site.

Part of your project management activities is going to be communicating with OCS via regular reports and data collection. And specifically what those reporting requirements are is laid out on Page 40 of the FOA.

And then also you want to talk about your procedures for internal project reviews on a regular basis to make sure that you're making adequate progress towards your program goal.

Next you'll want to talk about demonstrating that you have the resources. Okay. So that was the last section under work - the last topic to address under work plan. As you can see, that's a lot of - that's a lot of information but this is really where you're getting across the meat of what your project is going to look like.

So then the next section under approach is project viability. And so that's where you're going to show that you have the resources to implement your project. So both using your internal resources within your own agency as well as - as well as to - with - through your partners.

And so if you don't have partners you really have to demonstrate that you have all the resources. So I mean staffing and financial resources internally to implement all the project components.

And, you know, I'll just - I'll reiterate again that most AFI projects definitely use partners to deliver all the components of a successful project, all the support services that are need to keep people on track to saving and completing the program requirements.

So then the next sections of File 1 are also related to project viability. I would probably say - so there's the project timeline and milestones. This is where you're going to set up benchmarks on a monthly or quarterly basis about what you intend - how - about how you intend to - what targets you intend to hit at what point.

So for example, you know, how many people you will have enrolled with IDAs by the end of Year 2. And then by the end of Year 3 and then the end of Year 4 and then how many assets will have been purchased by the end of Year 2, Year 3 or 4? And you definitely want to link these to the key project activity on Page 5.

Two things to note. One, there is a - there's a - in the project builder toolkit on our Web site there is a - there's a sample document, a timeline that you can use to, you know, tailor it for your own purposes and it's there - it's one of the worksheets. I think nine or ten probably in the project builder toolkit.

And then the other thing is there is a Webinar that we did earlier this year specifically about setting targets and benchmarking. And that has some real clear guidelines about what OCS is looking for in terms of, you know, we want you to draw down 100% of funds by the end of Year 1, et cetera, et cetera. So I would definitely recommend you take a look at that so that you can make your work plan mesh with what they're expecting.

Then the next section asks you to talk about your geographic location. It's pretty straightforward. And then put together a plan for oversight of federal funds. And so that's addressing your, you know, who are the staff who will be responsible, policies and procedures for this task and organizational record systems that you will use.

The next section of File 1 is moving into the budget and budget justification. So this is a - can be a scary piece for a lot of people but I promise that we can help you work through it and you can put it together successfully.

So what they're asking for here is just one budget that will cover all five years. So your entire project period. And again, there's a template that appears in the AFI project builder toolkit on our Web site.

You want to make sure that the budget aligns with your work plan. So for example, if you are going to have - if you are going to have ten savers receiving $2000 of match each, make sure that your budget shows $20,000 of match; 10,000 from AFI and 10,000 from non-federal sources. You know, if your - you want to make sure that those numbers align and are crystal clear, all that kind of stuff.

Then the budget justification is a narrative where - and you're going to - you want to make it - you want to reiterate what it shows in your budget. You want to show that there's the 85% for the IDA match. You want to talk about how you got to that number in terms of the match rate and the number of accounts. And then acknowledge that you're breaking out 15% for administrative costs for the allowable uses of those administrative costs.

And then specifically that you're using 5.5% for education and related costs, 7.5% for general administrative costs and 2% for data collection. They're very specific about the breakouts there. So make sure that that's reflected both in the budget and in the budget justification narrative.

So because I just talked about the budget and budget justification but I also referenced the 424 and 424A, I put this slide in so that I was - so that you could be clear that there are different places where you talk about your budget within the AFI application as a whole.

So the piece that I just talked about that appears in File 1, the budget and budget justification, that's on the far right hand side of the screen. That's really part of your written application. That's the big picture of your - big picture of your budget.

So when I say that it's because it includes any support that you're going to receive beyond the non-federal requirement. So if you're going to receive in kind support that you want to be able to demonstrate to OCS and the reviewers, this is the place to put it.

If you're going to receive additional administrative support above and beyond the 15%, this is the place to put it. You do not want to include that information on the 424 and the 424A. On those all you want to show is your AFI funds and the required non-federal match that's going to be the one to one. You want to make those very clear.

You also want to make sure that you're reflecting the AFI spending guidelines about 85% being used for participant match and 15% for those specific administrative functions.

So we actually provide line-by-line guidance on how to fill out the 424 and 424A again, in the AFI project building toolkit on our Web site. So I think that that's immensely helpful when you open up that 424 and 424A for the first time and it's very confusing.

And even actually the instructions that are included with the 424 and 424A are general for any federal applicant whereas the instructions that appear on our Web site are specifically for how to fill it out for an AFI project. So check that out.

Okay. So more on the project - on the budget that you're going to include in your project description. Again, make sure that the information on your budget forms and your budget justification are consistent and aligned.

You want to demonstrate that the resources requested are reasonable and adequate to accomplish the project. So if you're offering a lot of the services in house, is that going to require more than the 15% and if so, what are your in kind or other funding sources that are going to help you deliver all those services?

You want to demonstrate how funds will be used to achieve outcomes for the proposed number of IDAs based on match rate. And then again this budget that's in the project description again is where you show any support beyond the non-federal requirement.

So the last couple pieces of the project description - so last of File 1 there's a place for other to say other things that you may want to say. To talk about program income that you may be receiving. And then to talk about your commitment of non-federal resources.

So this is not where you attach your letter of commitment but rather this is where you say a few words about - you provide a narrative explaining the sources and uses of your non-federal resources. So anything that you need to say explaining your non-federal resources, this is a good place to put it.

All right. So my final - I would - the final though I want to impart to you about the narrative is this sentence from Section 4.2, which is reminding you above all to cite potential obstacles and challenges to accomplishing project goals and explain strategies that will be used to address these challenges.

So just above all don't - OCS sees some many grantees that struggle with things that seem like they should be easy like, you know, I'm going to offer people free money, free - this match is free money. It's going to be easy to recruit people.

But we see time and again that it's not as easy as it's anticipated. And so the more you can anticipate what challenges will come up from how - what challenges will come up and propose how you will address them, then that makes your application stronger.

And really where this is going to come from is your knowledge of the target population, which you have gained from your personal and your agency's years of working with the target population. So really cite your knowledge and predict what the challenges might be and explain what your solutions are going to be. And that's going to make a very strong application.

So then moving on to File 2, the appendices. Again, that has a whole list of sections that - or a list of documents that you want to include and compile together into one PDF document.

And similar to File 1 it starts off with a table of contents. And then it moves on to proof of the legal status of the applicant entity. And so if you're a non-profit, proof of your non-profit status; if you're a low income credit union, if you're a CDFI, et cetera.

Then it's - this is - then the next place is where you list your documentation of your non-federal cash commitment. And there are a few additional pieces that this year's funding opportunity announcement - a few different aspects that looked for in that documentation of commitment.

So first of all it lays out very clearly that three things that must be included in the documentation of commitment. The total amount of commitment, the start date,

when then funds will be available; and you have to reference the specific project that the funds are going to be available for.

So you're going to reference that by referencing the due date that you're applying under. So for example, you would say these funds are being committed for a project that will be funded under the May 7, 2014 cycle. So they're going to use that.

In addition there are new guidelines for new requirements for the documentation of commitment from four specific sources. Those sources are a third party organization, when it comes from the applicant organization itself, when the funding is coming from individuals and then when the funding is coming from state, local or tribal governments.

And I'm not going to go into what those specific requirements are here but just to tell you that they're on Page 25 of the FOA. And if you have any questions about how to interpret that, please contact us at the AFI Resource Center.

The next section of the appendices is where you're going to - is sections where - is documents that you're going to attached to explain your organizational capacity. So you're going to include resumes, lists of board of directors, the job - and then job descriptions for any empty positions.

Then you're going to include documents to support your plan for -- what is it called -- your plan for oversight of federal award. So what are your - what are your policies and procedures around fiscal control?

As well if you're running an AFI network project, this is where you would show - this is where you would show MOUs or letters of commitment from sub recipients about how they're going to - how they're - about their participation in the project; their role in the project.

Next is going to be third party agreements. So these are project partner agreements. So not the same as sub recipients but rather your partners who are going to help you in delivering the program for example for a single site program.

So this could include your financial institution partner, service partners or referral partners, the (VITA) sites that you may want to partner with and any other public or private agencies that you're going to partner with.

And you want to be sure to talk about any of these MOUs. You want to be sure to talk about accountability - mutual accountability and, you know, just how you're going to keep track that they're doing - they're serving your clients with the highest level of quality.

Okay. So those are the sections. And then there's other documentation, which is, you know, if you want to attach a logic model or something like that, that would go toward the end of that File 2.

So that's the contents of File 1 and 2. So the next thing that we're going to look at is the evaluation criteria; exactly how many points are allocated for each of these overall sections.

So you can see that the way they have grouped the evaluation criteria does not align one to one with the individual documents and the appendices and subsections in the project description.

So you will have to - so what that means is you'll have to be strategic after writing your application. I would encourage you to then go through the, you know, obviously read the criteria first.

But after you've written your application, go back through the criteria and make sure that all the different places - all the different topics that they're looking to rate

you on - to rate your application on are thoroughly covered in the application somewhere.

And maybe even highlight using bold or some kind of symbol to indicate that - to the reviewer this is where you should look for my project partners to give me points under organizational capacity. This is where you should look for my record keeping and management capabilities to give me points under project viability.

So just, you know, trying - again, trying to make it as easy as possible for reviewers to see that you have clearly addressed all of the required topics and that you deserve all the points that you can receive, which obviously comes out to 100 points.

So the way that those 100 points are allocated across the application sections, there is under approach the project description implementation work plan and project viability is the largest section for 50 points. The organizational capacity itself is worth 30 points. The budget and budget justification is worth ten points. And then the bonus points are an additional ten points.

So speaking of those bonus points, where those come in. There are three areas where you can receive bonus points. Community development for partnering with comprehensive neighborhood change projects and those are - a lot of them I think HUD funded projects. So like promise neighborhoods and then et cetera. And those are listed in the FOA.

The second one is under key collaborations. So the first one is about collaborating with other agencies, primarily public agencies like (Tanith) and Head Start. But then also serving families that are receiving services from other ACF programs.

So for example, parents and families in the child support system, in the foster care system, persons with disabilities, refugees, Native Americans or survivors of domestic violence. Those are key collaborations that they're looking for.

And then finally something new is there - two states, Rhode Island and Wyoming do not have any current AFI grantees. And so they are going to award bonus points for new projects that are proposed in those geographical areas.

All right. So I have tried to run through as quickly as I could the important things that I think you should look at in the FOA. Again, this description does not by any means replace the value of you reading through the FOA yourself entirely from Page 1 to the end.

I, you know, highly recommend that and get to know it and market it up and flag any questions you have and give us a call with those questions. So now I'm going to talk a little bit about submitting the application, what you can expect to see as you go through that process and then afterwards in terms of confirmation, et cetera.

So again reiterating that all applicants must submit their AFI applications electronically via grants.gov. If you want to receive an exception to that, you have to request that in writing ahead of time.

Grants.gov is - can be a complex system to use and new applicants may want to check out the for applicants page of grants.gov to get to understand the system in general but that's what we're talking about here.

And then of course I'm going to reiterate not to wait for the due date. Because it can be a complex system, I want you to apply early so that if you run into any roadblocks we can help you figure out what you need to do to get the application in.

So in terms of registering for grants.gov and getting yourself squared away, these are the six steps that you have to go through in order to get completely -- or no, five steps, sorry; I have a formatting mistake there -- to get registered with grants.gov.

And this is basically the topic of that Webinar, the grants.gov and two-file requirement Webinar where we went through each one of these steps in detail with screenshots of where you're going to click in order to move to the next step. And so if this is something that you have not done, I would really encourage you to listen to the recording of that Webinar, which is on - again on our - on the AFI Resource Center Web site.

So then you're also going to - you're going to look for - when you're ready to start filling out the application, you're going to need to download the application package and application instructions from grants.gov.

And so you can find it by going to grants.gov and searching for - either by the program name or the funding opportunity number or the CFDA number. And those are all listed here.

And of course, like I said, you're going to download the application package and application instructions. Technically those application instructions I mean they're helpful and you should review them but they're not particularly tailored to the AFI program.

They're more about using the grants.gov system in general. So they are helpful but they're not - but remember that they're not particularly tailored to the AFI program.

Another piece of this is you'll be able to sign up when you're downloading these things for updates to the funding opportunity announcement. I would definitely encourage you to enter you email address there so that you can receive notes from

grants.gov if there are any updates made to the funding opportunity announcement so that you're sure to stay on top of that.

Also I mean if you're in contact with the AFI Resource Center we will also send everyone updates when that happens but it's just - to be on the safe side it's worth being on both.

So this is - I wanted to give you a preview of that grant application package, the editable PDF that I told you about just because it's a little bit unusual I think.

So basically what happens is you can see these blue links that are at the bottom under select forms to complete. When you click on each of those blue links, additional pages will show up in the PDF.

So when you download it, it looks like it's only three pages or something but then when you click on those it keeps adding new pages to the bottom until it's, I don't know, 50 pages long. And so that's where you're actually entering the information.

So it's not like you're ever adding pages to the PDF. All the pages are there within the PDF already but they're just kind of hidden. And so of course the ones at the top are the mandatory and the ones lower down are the ones that are optional, as it says there.

And so for example, that first the SF424, when you click on that what's going to show up is Pages 4 through 6. Is this 424? And so that's where you're going to - you're going to fill it out right into this - right into that PDF.

But then when you get to the place where there's the -- whatever these ones called -- other attachments form and project narrative attachment form. This is where you're attaching Files 1 and 2.

So basically you can see that button on the left that says add mandatory other attachments. That you're going to click there, you're going to browse to wherever you saved File 2, you're going to click upload and that's how you're going to attach your File 2 under other attachment file.

You can see here at the bottom in the application package project the one called project narrative attachment form, that's where you put File 1. The one called other attachments form that's where you put File 2.

Okay. The other notes that I wanted to make sure to go over here is that for public agencies, CDFIs and credit unions all have to apply in partnership with a non-profit partner.

So the CDFI, credit union or public agency can be the lead organization. They can be the one to register with grants.gov and submit the proposal. But they need to have a substantive role for their non-profit partner and they need to show an MOU.

Second point is if you submit multiple applications within one grant cycle, i.e., before May 7 or then before July 14, OCS will accept the most recent one, the last one you submit as the actual one for review and they will ignore the earlier ones. And then another point to make is that your sub recipients must have - each must have DUNS identifiers for the purposes of the application.

So then once you have worked through your project, your application, you've uploaded all narrative in File 1 and File 2, you are - you'll click save and submit on the editable PDF on the application package and you will receive a series of confirmation emails as your application gets validated.

This means nothing about if you have all of the correct pieces in the right place. It just means that your application was in the right format to go through the grants.gov system and get delivered to OCS for review.

We have a second on our Web site again where we have posted examples of the application confirmation emails that you will receive from grants.gov if you want to get a preview of what you should see. And then there's a way to track the status of your application via grants.gov and we've explained that process in that other Webinar that I referenced.

Of course as before, proposals are reviewed by a panel of non-federal experts in IDAs and project implementation. And as I said before, the anticipated award date is 90 to 120 days after the due date.

All right. Thank you. You bared with me for the majority of my slides. I just - I'm going to tell you about some next steps that you can take and then I'll go into answering some questions.

Next I - it would be great if you attend the perspective grantee Webinar Number 3 about developing resources and partners where I will go over the common sources of the non-federal cash assistance - cash commitment that grantees often - the most common sources that they receive that from and what kind of messaging where it's most effectively to recruit those funders to be interested in supporting your AFI program and then also partners for service delivery, the same things with that.

I would encourage you to set up a call with the AFI Resource Center to request a copy of the application kit and to give us a preview, let us know that you're interested in working on an AFI application so we can add you to our mailing list where, like I said, we'll provide updates throughout the application season with any new information and any helpful resources that we add to our Web site.

Then you can begin establishing MOUs with partner organizations including your financial institution partner and of course get started early registering for your - for the (SAM), for your DUNS identifier and for the grants.gov system.

So the - I referenced throughout this presentation the AFI project builder and AFI project builder toolkit and this is the Web site where it's available at idaresources.acf.hhs.gov/apply.

And you can see that there are many - that there are many sections of the project builder and then all those different worksheets and sample documents that you can tailor under the toolkit. So that's just an immensely helpful resource that I would encourage you to check out.

Then the upcoming - this lists some of the upcoming Webinars that we have through October. And there is one typo. The next Webinar Number 3 is going to be on April 29. It's not back on March 19. April 29. And you can register by, again, visiting the Web site, the calendar of events.

All right. And then finally, this is the Resource Center contact information. So, you know, throughout this if you had any questions or you want to request the application kit, this is the way you can reach us.

And so with that, I'm at the end of the slides that I wanted to make sure - the information I wanted to make sure to share with each of you. But I'd like to open up the phone for questions and see what is out there. So can you - operator, can you remind them how to ask those questions?

Coordinator: Absolutely. If you'd like to ask a question on the phone, please press star 1 on your touchtone phone at this time. Record your first and last name clearly when prompted. Once again, star 1 to ask any questions on the phone. If your question

has - actually has been answered previously, you may press star 2 to withdraw your question. One moment to see if we have any questions in queue.

Okay. We have a question from (Elizabeth Galada). Your line is now open.

(Elizabeth Galada): Hi. Yes. I just wondered if you offered a service to prospective grantees that you'll review a draft of the proposal if it's submitted to you in a timely way.

Emily Appel-Newby: Unfortunately we're not able to do that just because of the volume of applicants. But we're happy to set up a time to talk with you through the core components and you can describe your approach and we can give you feedback in that way.

(Elizabeth Galada): Okay. Great. Thank you.

Emily Appel-Newby: No problem.

Coordinator: Okay. Our next question comes from (Gloria Casis). Your line is now open.

(Gloria Casis):   Hi. My question to you - I was (told) (unintelligible) connect. So I was wondering if all the slides would be available for me to review because I was doing it by phone so I wasn't able to be, you know, looking at the slides you were talking about.

Emily Appel-Newby: Okay. Yeah. So yeah. Why don't you email the AFI Resource Center or give us a call and we can email you a copy of all the slides.

(Gloria Casis):   Wonderful. Now my other question was I'm calling from Texas and I know there's eight programs already here in Texas. But, you know, Texas is a pretty big state and I'm from - actually located on the real South Texas, not San Antonio, but the real South Texas next to the border.

And so I'm just wondering would it help our application if we really made it a point to put our location since we're not one of those designated states that you mentioned - two states that you mentioned. But, you know, Texas, as I said, is a pretty big state. So there's not a program such as yours within 4 or 500 miles from here.

Emily Appel-Newby: Oh wow. Yeah. I definitely think that you should mention that because there is the - that is something that - that is the kind of thing that OCS would want to know about in terms of making their selection of grantees knowing that you're serving an area and a population that is otherwise would not be served by IDAs.

(Gloria Casis):   Okay. Thank you.

Emily Appel-Newby: Yeah.

Coordinator: Once again, I'd like to remind everybody if you'd like to ask a question, please press star 1 on your touchtone phone. And our next question comes from (Melanie Eli). Your line is now open.

(Melanie Eli):   Yes. Hi. I have a couple of questions. The first one is in relation to Webinars (unintelligible). I'm not sure if I misheard the date. The slide says March 19 but I thought you had said it was April 19. Is that correct?

Emily Appel-Newby: April 29.

(Melanie Eli):   Got you. Okay. I was thinking that's a Saturday. Okay.

Emily Appel-Newby: (Unintelligible).

(Melanie Eli):   April 29. And then are there any requirements for how the match dollars can be used? I guess specifically do they have the same 85-15 allocation requirement?

Emily Appel-Newby: Yeah. Exactly. The non-federal cash contribution has to be used in parallel and for the same purposes as the federal AFI grant. So, you know, any time you think about making a payout, think of it as half from your federal money and half form your non-federal money.

(Melanie Eli): Okay. Got it. And then one more question, which I'm pretty sure is actually in the application packet and I'm sure I can find it. But since I have you on the phone...

Emily Appel-Newby: No worries.

(Melanie Eli): ...I just wanted to verify there is a two year experience requirement for I guess partnering, whoever you're going to - whoever we're going to partner with I guess to apply. I'm with a State Department and so we're going to apply hopefully in collaboration with a private profit. But as far as who we partner with to run the program there's a two-year experience requirement. Is that correct in running (98) programs now?

Emily Appel-Newby: I don't recall seeing that.

(Melanie Eli): I thought I had seen that. Okay.

Emily Appel-Newby: Okay.

(Melanie Eli): I'll go back and look.

Emily Appel-Newby: Yeah. Oh, I will as well. But yeah let's - yeah. I will as well.

(Melanie Eli): Okay. Thank you. And that's all.

Coordinator: I'm showing no further questions at this time.

Emily Appel-Newby: Okay. That is great. So you - again, my contact information for the AFI Resource
                       Center is up on this slide. You can reach us by email at info@idaresources.org or by
                       phone at 1-866-778-6037. So if you have questions...

Coordinator: There is one more question that just popped in there.

Emily Appel-Newby: Okay. Great.

Coordinator: From (Rosemary Thompson). Your line is now open.

(Rosemary Thompson):   Yes. Thank you. I just had a couple questions. Is the application kit that you
                       referred to from the IDA Resource Center the same information as online?

Emily Appel-Newby: I'm not - no. The application kit from the AFI Resource Center does not appear
                       anywhere - that set of information does not appear anywhere online.

(Rosemary Thompson):   Okay. I didn't know if it was the same as the builder kit.

Emily Appel-Newby: No. We consider it the project builder to be a companion piece to the
                       application kit.

(Rosemary Thompson):   Okay. And then is there a requirement for maintaining files for a specific
                       number of years for an AFI grant?

Emily Appel-Newby: Let's see. Let me - I will need to get back to you with the answer to that
                       question because I recall from my previous experience that there was but I have not
                       seen that anywhere laid out in the - laid out anywhere in the funding opportunity
                       announcement. But it might be somewhere in the grantee handbook. So let me get
                       back to you about that.

(Rosemary Thompson): Okay. Thank you.

Coordinator: Okay. That was the last question.

Emily Appel-Newby: Okay. All right. So you again have the contact information for the AFI Resource Center. So if you think of any questions as you're driving home this evening or tomorrow morning while you're taking a shower and think oh, that's the question I got to ask, feel free to reach out to us. Again, my name is Emily Appel-Newby but I - we have a handful of other great TA providers here at the Resource Center who can also help answer your questions.

So thanks so much and good luck with you applications.

Coordinator: This now concludes today's conference. All lines may disconnect at this time. Speaker may hold for post-conference.

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